RETIREE HEALTH INSURANCE PROGRAMS MONTHLY COST BEGINNING FEBRUARY 1, 2003 THROUGH JANUARY 31, 2004

GREAT-WEST	POS (LB CHOICE & GW)	HIGH	VALUE PLAN	LOW
RETIREE + DEPENDENT(S)	\$ 561.75	\$ 866.83	\$ 586.27	\$ 477.71
SINGLE RATE	\$ 447.39	\$ 686.18	\$ 457.00	\$ 380.66

PACIFICARE	HIGH	LOW*
RETIREE + DEPENDENT(S)	\$ 591.85	\$ 444.15
SINGLE RATE	\$ 411.25	\$ 301.22

RETIREE DENTAL INSURANCE PROGRAMS

DELTA DENTAL = \$75.74 PER MONTH (\$908.88 PER YEAR) \$2,000 Annual Maximum Coverage Limit per person if DPO network dentist used. \$1,000 if out of network dentist used.

PACIFICARE = \$40.57 PER MONTH (\$486.84 PER YEAR) No Annual Maximum Coverage Limit.

^{*} Available during <u>retiree</u> open enrollment

RETIREE

MEDICARE SUPPLEMENT HEALTH INSURANCE PROGRAMS MONTHLY COST BEGINNING FEBRUARY 1, 2003 THROUGH JANUARY 31, 2004

GREAT-WEST MEDICARE SUPPLEMENT PLAN		PLAN		
RETIREE ON MEDICARE + NON-MEDICARE DEPENDENT	POS (LB CHOICE & GW) \$ 561.75	HIGH \$ 866.83	VALUE PLAN \$ 586.27	LOW \$ 477.71
TWO MEDICARE MEMBERS (RETIREE + SPOUSE)	\$ 672.04			
ONE MEDICARE MEMBER – RETIREE OR SURVIVING SPOUSE	\$ 336.02			

PACIFICARE MEDICARE COORDINATION PLAN - MUST HAVE MEDICARE A & B	HIGH	LOW*
RETIREE + SPOUSE (1 MEDICARE MEMBER, 1 NON-MEDICARE)	\$ 414.04	\$ 350.67
RETIREE + FAMILY (1 MEDICARE MEMBER, DEPENDENTS)	\$ 669.20	\$ 566.79
RETIREE + FAMILY (2 MEDICARE MEMBERS, DEPENDENTS)	\$ 544.45	\$ 461.14
RETIREE + SPOUSE (2 MEDICARE MEMBERS)	\$ 608.12	\$ 515.06
SINGLE RATE (RETIREE OR SURVIVING SPOUSE)	\$ 304.06	\$ 257.53

SECURE HORIZONS. MEDICARE MEMBER $\underline{\text{MUST}}$ ASSIGN MEDICARE BENEFITS TO PACIFICARE

ONE MEDICARE MEN	MBER WITH TWO OR MORE NON-MEDICARE MEMBER	RS \$ 843.04
ONE MEDICARE MEN	MBER WITH ONE NON-MEDICARE MEMBER	\$ 486.61
TWO MEDICARE ME	MBERS WITH ONE NON-MEDICARE MEMBER	\$ 735.59
TWO MEDICARE ME	MBERS (RETIREE + SPOUSE)	\$ 379.16
ONE MEDICARE MEN	MBER – RETIREE OR SURVIVING SPOUSE	\$ 189.59

^{*}Available during <u>retiree</u> open enrollment.